

Claim 1. (cancelled)

Claim 2. (cancelled)

Claim 3. (cancelled)

Claim 4. (cancelled)

Claim 5. (cancelled)

Claim 6. (cancelled)

Claim 7. (cancelled)

Claim 8. (cancelled)

A
1 **Claim 9. (amended)** The network communication electronic commerce
2 system of ~~Claim 1 wherein~~ Claim 25 wherein said purchase authorization is
3 implemented through a central function through a central clearing organization to
4 authorize the merchant vendor having a corresponding merchant vendor
5 processor to sell goods and services to requesting buyer members.

1 **Claim 10. (original)** The network communication electronic commerce
2 system of Claim 9 wherein each buyer member establishes a debit account by
3 depositing an amount with the central clearing organization.

1 **Claim 11. (amended)** The network communication electronic commerce
2 system of Claim 10 ~~wherein the~~ wherein said deposit is made online through the
3 buyer member processor.

1 **Claim 12. (amended)** The network communication electronic commerce
2 system of ~~Claim 1 further~~ Claim 25 further comprises means to create a buyer
3 member account, assign a unique e-mail address for each buyer member

4 account with the deposit and all subsequent online communications regarding
5 any particular buyer member is associated only with unique e-mail address.

1 **Claim 13. (original)** The network communication electronic commerce
2 system of Claim 10 wherein the deposit is made to the central clearing
3 organization.

1 **Claim 14. (original)** The network communication electronic commerce
2 system of Claim 13 wherein the central clearing organization creates a buyer
3 member account, assigns a unique e-mail address for each buyer member
4 account with the deposit and all subsequent online communications regarding
5 any particular buyer member is associated only with unique e-mail address
6 assign.

1 **Claim 15. (original)** The network communication electronic commerce
2 system of Claim 9 wherein the central clearing organization creates a buyer
3 member account, assigns a unique e-mail address for each buyer member
4 account with the deposit and all subsequent online communications regarding
5 any particular buyer member is associated only with unique e-mail address
6 assign.

Claim 16. (cancelled)

1 **Claim 17. (amended)** The network communication electronic commerce
2 system of ~~Claim 16 wherein~~ Claim 25 wherein a buyer member selects a desired
3 product or ~~service~~ service from a merchant vendor on said buyer member
4 processor which transmits a purchase request to the merchant vendor processor,
5 merchant vendor processor inquires of said buyer member account balance data

6 section of the purchase authorization processor to determine if the buyer
7 member has sufficient funds on account with said central clearing organization to
8 pay for the desired goods or services and to generate and transmit a purchase
9 authorization to the inquiring merchant vendor processor when sufficient funds
10 exist.

1 **Claim 18. (original)** The network communication electronic commerce
2 system of Claim 17 wherein said purchase authorization processor includes an
3 off-line buyer data base to receive the debit and notifies the buyer member
4 processor of the purchase authorization and debits the buyer member account.

1 **Claim 19. (original)** The network communication electronic commerce
2 system of Claim 18 wherein the off-line buyer member data base includes means
3 to determine the specific amount to be paid each merchant vendor for each
4 product or service purchased by buyer members after deducting a clearing
5 charge for the corresponding purchase.

1 **Claim 20. (original)** The network communication electronic commerce
2 system of Claim 19 wherein the off-line buyer member data base purchase
3 authorization processor includes memory to maintain both account and purchase
4 histories of each buyer member off line to further protect purchasing habits and
5 account funds of the buyer member.

1 **Claim 21. (original)** The network communication electronic commerce
2 system of Claim 18 wherein the off-line buyer member data base purchase
3 authorization processor includes memory to maintain both account and purchase

4 histories of each buyer member off line to further protect purchasing habits and
5 account funds of the buyer member.


1 **Claim 22. (original)** The network communication electronic commerce
2 system of Claim 17 wherein said purchase authorization processor transmits
3 payment directly to said merchant vendor processor of the participating member
4 vendor.

1 **Claim 23. (original)** The network communication electronic commerce
2 system of Claim 17 wherein said purchase authorization processor transmits
3 payment directly to said merchant vendor processor of the participating member
4 vendor through a depository.

1 **Claim 24. (amended)** The network communication electronic commerce
2 system of Claim 17 wherein if the account balance is insufficient to pay for a
3 particular purchase request, both the merchant vendor and buyer member are
4 notified by the central clearing organization as the buyer member account
5 balance data of the purchase ~~authorization~~ authorization processor generates
6 and transmits a declination message to said merchant vendor processor and said
7 buyer member processor.

1 **Claim 25. (new)** A network communication electronic commerce system for a
2 secure online purchase of goods and services from a plurality of merchant vendors
3 by a plurality of buyer members comprising a buyer member processor for each
4 buyer member to selectively purchase goods and services upon a request to any
5 of the merchant vendors through a debit account associated with a discrete e-mail
6 address, a merchant vendor processor for each merchant vendor to selectively

7 provide such goods and services upon receipt of a purchase request and
8 validation of a debit account balance of any requesting buyer members and a
9 purchase authorization processor to maintain and validate the debit account of
10 requesting buyer members and to authorize payment to merchant vendors for
11 goods and services purchased through said network communication electronic
12 commerce system, said buyer member processor comprises means to selectively
13 order or request goods and services from a merchant vendor through said
14 merchant vendor processor and to communicate with the purchase authorization
15 processor to maintain and access the buyer member account, said merchant
16 vendor processor comprises a means to receive purchase requests from a buyer
17 member processor and to generate and transmit validation/authentication inquiries
18 upon receipt of purchase requests to said purchase authorization processor and to
19 receive discrete buyer member authorization message in response thereto and to
20 fill purchase requests upon receipt of the corresponding discrete buyer member
21 authorization message and receive payment therefore, and said purchase
22 authorization processor comprises means including an online buyer member
23 account balance data section to maintain current account balances for each buyer
24 member and to selectively generate discrete buyer member authorization
25 messages fed to said merchant vendor processor when the account balance of a
26 requesting buyer member is sufficient to cover the goods or services requested
27 and to notify said buyer member processor of the purchase authorization and an
28 online buyer member transaction section to receive credit/deposit transactions



29 from individual buyer member processors and credit the corresponding current
30 account balance and said online buyer member account balance data section to
31 receive purchase transaction data including goods and services purchased
32 together with corresponding prices and merchant vendor information from said
33 online buyer member account balance data section and to transfer the
34 credit/deposit transaction and purchasing transaction data to an off line buyer
35 member data section to maintain individual buyer member credit/deposit and
36 purchase histories, and to effect merchant vendor payments to merchant vendors
37 through said corresponding merchant vendor processor upon receipt of a discrete
38 buyer member authorization from said online buyer member account balance data
39 section.

1 **Claim 26. (new)** A network communication electronic commerce system for a
2 secure online purchase of goods and services from a plurality of merchant vendors
3 by a plurality of buyer members comprising a buyer member processor for each
4 buyer member to selectively purchase goods and services upon a request to any
5 of the merchant vendors through a debit account associated with a discrete e-mail
6 address, a merchant vendor processor for each merchant vendor to selectively
7 provide such goods and services upon receipt of a purchase request and
8 validation of a debit account balance of any requesting buyer members and a
9 purchase authorization processor to maintain and validate the debit account of
10 requesting buyer members and to authorize payment to merchant vendors for
11 goods and services purchased through said network communication electronic

12 commerce system, said merchant vendor processor comprises a means to receive
13 purchase requests from a buyer member processor and to generate and transmit
14 validation/authentication inquiries upon receipt of purchase requests to said
15 purchase authorization processor and to receive discrete buyer member
16 authorization message in response thereto and to fill purchase requests upon
17 receipt of the corresponding discrete buyer member authorization message and
18 receive payment therefore, said purchase authorization processor comprises
19 means including an online buyer member account balance data section to
20 maintain current account balances for each buyer member and to selectively
21 generate discrete buyer member authorization messages fed to said merchant
22 vendor processor when the account balance of a requesting buyer member is
23 sufficient to cover the goods or services requested and to notify said buyer
24 member processor of the purchase authorization and an online buyer member
25 transaction section to receive credit/deposit transactions from individual buyer
26 member processors and credit the corresponding current account balance and
27 said online buyer member account balance data section to receive purchase
28 transaction data including goods and services purchased together with
29 corresponding prices and merchant vendor information from said online buyer
30 member account balance data section and to transfer the credit/deposit
31 transaction and purchasing transaction data to an off line buyer member data
32 section to maintain individual buyer member credit/deposit and purchase histories,
33 and to effect merchant vendor payments to merchant vendors through said

34 corresponding merchant vendor processor upon receipt of a discrete buyer
35 member authorization from said buyer member account balance data section.

1 **Claim 27. (new)** A network communication electronic commerce system for a
2 secure online purchase of goods and services from a plurality of merchant vendors
3 by a plurality of buyer members comprising a buyer member processor for each
4 buyer member to selectively purchase goods and services upon a request to any
5 of the merchant vendors through a debit account associated with a discrete e-mail
6 address, a merchant vendor processor for each merchant vendor to selectively
7 provide such goods and services upon receipt of a purchase request and
8 validation of a debit account balance of any requesting buyer members and a
9 purchase authorization processor to maintain and validate the debit account of
10 requesting buyer members and to authorize payment to merchant vendors for
11 goods and services purchased through said network communication electronic
12 commerce system, said purchase authorization processor comprises means
13 including an online buyer member account balance data section to maintain
14 current account balances for each buyer member and to selectively generate
15 discrete buyer member authorization messages fed to said merchant vendor
16 processor when the account balance of a requesting buyer member is sufficient to
17 cover the goods or services requested and to notify said buyer member processor
18 of the purchase authorization and an online buyer member transaction section to
19 receive credit/deposit transactions from individual buyer member processors and
20 credit the corresponding current account balance and said online buyer member

21 account balance data section to receive purchase transaction data including goods
22 and services purchased together with corresponding prices and merchant vendor
23 information from said online buyer member account balance data section and to
24 transfer the credit/deposit transaction and purchasing transaction data to an off
25 line buyer member data section to maintain individual buyer member credit/deposit
26 and purchase histories, and to effect merchant vendor payments to merchant
27 vendors through said corresponding merchant vendor processor upon receipt of a
28 discrete buyer member authorization from said buyer member account balance
29 data section, and said buyer member processor comprises means to selectively
30 order or request goods and services from a merchant vendor through said
31 merchant vendor processor and to communicate with the purchase authorization
32 processor to maintain and access the buyer member account.
